

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:)	
RAYNALDO FRANTZ BERNARD,)	
)	
Debtor.)	CASE NO. 3:23-bk-01062
)	ADV. PROC. NO. 3:23-ap-90084
RAYNALDO FRANTZ BERNARD,)	
)	JUDGE WALKER
Plaintiff.)	CHAPTER 7
v.)	
)	
UNITED STATES DEPARTMENT)	
OF EDUCATION,)	
)	
Defendant.)	

STIPULATION

WHEREAS, on August 24, 2023, Raynaldo Frantz Bernard (the “Plaintiff” or the “Debtor”) commenced the above-captioned adversary proceeding, seeking a discharge of his student loans held by the U.S. Department of Education, and the United States having reviewed Plaintiff-Debtor’s request for discharge pursuant to the Justice Department’s guidance of November 17, 2022.

IT IS STIPULATED AND AGREED, by and between Plaintiff-Debtor and Defendant as follows:

1. Debtor filed a Chapter 7 bankruptcy and received a general discharge in that case on August 29, 2023, that did not discharge the Plaintiff’s student loan debt to Education.
2. In this adversary proceeding, it has been determined that all of Plaintiff-Debtor’s identified student loans which total \$37,252.38, plus any interest that may have accrued since the filing of this action, are dischargeable (full discharge) pursuant to 11 U.S.C. § 523(a)(8), on the

ground that repayment would impose an undue hardship under the Bankruptcy Code on Plaintiff-Debtor;

3. Upon entry of this Stipulation of Dischargeability, and a finding by the Court that the debt at issue is dischargeable pursuant to 11 U.S.C. § 523(a)(8), Defendant will adjust Plaintiff-Debtor's loan accounts to reflect a zero balance on the indebtedness to Defendant for his undergraduate student loans and it shall permanently write-off the debt pursuant to this Stipulation of Dischargeability.

JOINTLY SUBMITTED BY:

<p>HENRY C. LEVENTIS United States Attorney For the Middle District of Tennessee</p> <p><u>/s/ Steve Jordan</u> STEVE JORDAN, BPR #013291 Assistant United States Attorney 719 Church Street, Suite 3300 Nashville, TN 37203 Telephone (615) 736-5151 Facsimile (615) 401-6626 steve.jordan@usdoj.gov</p>	<p><u>/s/ Mitchell E. Chessman</u> MITCHELL E. CHESSMAN, BPR #027148 615 Main Street, Suite B6 Nashville, TN 37206-3603 Telephone (615) 200-6055 Facsimile (615) 953-9549 mitchell@chessmanbankruptcy.com</p>
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CERTIFICATE OF SERVICE

I hereby certify that on October 2, 2024, a copy of the foregoing was filed electronically. A copy of the Notice will be sent to the following, if registered, by operation of the Court's electronic filing system. If not registered, a copy was sent by United States First Class Mail, postage prepaid, to the following:

Mitchell E. Chessman
615 Main Street, Suite B6
Nashville, TN 37206-3603

/s/ Steve Jordan
STEVE JORDAN